

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re: §
§
CHRISTINE RAUCCI § Case No. 15-34047
§
Debtor §

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 7 of the United States Bankruptcy Code was filed on 10/06/2015 . The undersigned trustee was appointed on .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$ 20,000.00

Funds were disbursed in the following amounts:

Payments made under an interim disbursement	0.00
Administrative expenses	541.44
Bank service fees	99.21
Other payments to creditors	0.00
Non-estate funds paid to 3 rd Parties	0.00
Exemptions paid to the debtor	6,400.00
Other payments to the debtor	0.00

Leaving a balance on hand of¹ \$ 12,959.35

The remaining funds are available for distribution.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 03/11/2016 and the deadline for filing governmental claims was . All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ 2,110.00 . To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ 0.00 as interim compensation and now requests a sum of \$ 2,110.00 , for a total compensation of \$ 2,110.00 ². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ 0.00 , and now requests reimbursement for expenses of \$ 186.54 , for total expenses of \$ 186.54 ².

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 09/12/2016 By: /s/Peter N. Metrou, Trustee
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

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INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Exhibit A

Case No: 15-34047 BWB Judge: Bruce W. Black Trustee Name: Peter N. Metrou, Trustee
Case Name: CHRISTINE RAUCCI Date Filed (f) or Converted (c): 10/06/2015 (f)
341(a) Meeting Date: 11/09/2015
For Period Ending: 09/12/2016 Claims Bar Date: 03/11/2016

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 3715 MISTFLOWER LANE NAPERVILLE, IL 60564	222,500.00	0.00		0.00	FA
2. BMO HARRIS CHECKING ACCOUNT	1,430.80	0.00		0.00	FA
3. ORDINARY HOUSEHOLD FURNISHINGS	500.00	0.00		0.00	FA
4. DESKTOP COMPUTER	400.00	0.00		0.00	FA
5. ORDINARY CLOTHING	500.00	0.00		0.00	FA
6. ENGAGEMENT RING	6,000.00	0.00		0.00	FA
7. TERM LIFE INSURANCE POLICE	0.00	0.00		0.00	FA
8. 2014 HONDA CR-V	18,500.00	0.00		20,000.00	FA

Gross Value of Remaining Assets

TOTALS (Excluding Unknown Values) \$249,830.80 \$0.00 \$20,000.00 \$0.00

(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Investigating Debtor's assets and property held by parents.

Initial Projected Date of Final Report (TFR): 12/01/2020

Current Projected Date of Final Report (TFR): 12/01/2016

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-34047
Case Name: CHRISTINE RAUCCI

Trustee Name: Peter N. Metrou, Trustee
Bank Name: Associated Bank
Account Number/CD#: XXXXXX5611
Checking

Exhibit B

Taxpayer ID No: XX-XXX3689
For Period Ending: 09/12/2016

Blanket Bond (per case limit): \$1,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
03/31/16	8	American Auction Associates, Inc. 508 West Brittany Drive Arlington Heights, IL 60004	Sales proceeds of Honda Accord	1129-000	\$20,000.00		\$20,000.00
04/04/16	1001	Christine Raucci 3715 Mistflower Lane Naperville, IL 60565	Debtor's Exemptions Sale of Honda CRV	8100-002		\$6,400.00	\$13,600.00
05/06/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$20.79	\$13,579.21
06/07/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$20.19	\$13,559.02
06/22/16	1002	AMERICAN AUCTION ASSOCIATES, INC. 508 West Brittany Drive Arlington Heights, IL 60004	Payment to Auctioneer Per court order docket #38	3620-000		\$541.44	\$13,017.58
07/08/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$19.51	\$12,998.07
08/05/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$19.43	\$12,978.64
09/08/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$19.29	\$12,959.35

COLUMN TOTALS	\$20,000.00	\$7,040.65
Less: Bank Transfers/CD's	\$0.00	\$0.00
Subtotal	\$20,000.00	\$7,040.65
Less: Payments to Debtors	\$0.00	\$6,400.00
Net	\$20,000.00	\$640.65

Exhibit B

TOTAL OF ALL ACCOUNTS			
	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
XXXXXX5611 - Checking	\$20,000.00	\$640.65	\$12,959.35
	\$20,000.00	\$640.65	\$12,959.35
	(Excludes account transfers)	(Excludes payments to debtors)	Total Funds on Hand
Total Allocation Receipts:	\$0.00		
Total Net Deposits:	\$20,000.00		
Total Gross Receipts:	\$20,000.00		

Exhibit C

ANALYSIS OF CLAIMS REGISTER

Case Number: 1:15-34047-BWB

Date: September 13, 2016

Debtor Name: CHRISTINE RAUCCI

Claims Bar Date: 3/11/2016

Code #	Creditor Name And Address	Claim Class	Notes	Scheduled	Claimed	Allowed
100 2100	Peter N. Metrou 123 W. Washington St., Ste 216 Oswego, IL 60543	Administrative Payment Status: Valid To Pay		\$0.00	\$2,110.00	\$2,110.00
100 2200	Peter N. Metrou 123 W. Washington St., Ste 216 Oswego, IL 60543	Administrative Payment Status: Valid To Pay		\$0.00	\$186.54	\$186.54
9 100 2700	CLERK OF THE COURT Attn: Fiscal Dept. 219 South Dearborn St., 7th Floor Chicago, IL 60604	Administrative Payment Status: Valid To Pay		\$0.00	\$0.00	\$350.00
100 3110	Peter N. Metrou 123 W. Washington St., Ste 216 Oswego, IL 60543	Administrative Payment Status: Valid To Pay		\$0.00	\$525.00	\$525.00
100 3620	AMERICAN AUCTION ASSOCIATES, INC. 8515 South Thomas Avenue Bridgeview, IL 60455	Administrative Payment Status: Valid To Pay		\$0.00	\$541.44	\$541.44
1 300 7100	QUANTUM3 GROUP LLC AS AGENT FOR Comenity Bank PO Box 788 Kirkland, WA 98083-0788	Unsecured Payment Status: Valid To Pay		\$0.00	\$1,079.76	\$1,079.76
2 300 7100	QUANTUM3 GROUP LLC AS AGENT FOR Comenity Bank PO Box 788 Kirkland, WA 98083-0788	Unsecured Payment Status: Valid To Pay		\$0.00	\$962.42	\$962.42
3 300 7100	DISCOVER BANK Discover Products Inc PO Box 3025 New Albany, OH 43054-3025	Unsecured Payment Status: Valid To Pay		\$0.00	\$10,272.74	\$10,272.74
4 300 7100	AMERICAN EXPRESS BANK, FSB c o Becket and Lee LLP POB 3001 Malvern, PA 19355-0701	Unsecured Payment Status: Valid To Pay		\$0.00	\$8,596.44	\$8,596.44

Exhibit C

ANALYSIS OF CLAIMS REGISTER

Case Number: 1:15-34047-BWB

Date: September 13, 2016

Debtor Name: CHRISTINE RAUCCI

Claims Bar Date: 3/11/2016

Code #	Creditor Name And Address	Claim Class	Notes	Scheduled	Claimed	Allowed
5	CAPITAL ONE, N.A.	Unsecured		\$0.00	\$741.08	\$741.08
300	C O BECKET AND LEE LLP	Payment Status:				
7100	POB 3001	Valid To Pay				
	MALVERN, PA 19355-0701					
6	NORDSTROM FSB	Unsecured		\$0.00	\$687.31	\$687.31
300	C O JEFFERSON CAPITAL	Payment Status:				
7100	SYSTEMS LLC	Valid To Pay				
	PO BOX 7999					
	SAINT CLOUD MN 56302-					
	ORIG BY: TD BANK					
7	DEPARTMENT STORE	Unsecured		\$0.00	\$1,353.10	\$1,353.10
300	NATIONAL BANK	Payment Status:				
7100	C/O QUANTUM3 GROUP LLC	Valid To Pay				
	PO BOX 657					
	KIRKLAND, WA 98083-0657					
8	Elizabeth Kreuger	Unsecured		\$0.00	\$4,429.96	\$4,429.96
300	305 S. Naperville Road	Payment Status:				
7100	WHEATON, IL 60187	Valid To Pay				
Case Totals				\$0.00	\$31,485.79	\$31,835.79

Code#: Trustee's Claim Number, Priority Code, Claim Type (UTC)

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 15-34047

Case Name: CHRISTINE RAUCCI

Trustee Name: Peter N. Metrou, Trustee

Balance on hand \$ 12,959.35

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: Peter N. Metrou	\$ 2,110.00	\$ 0.00	\$ 2,110.00
Trustee Expenses: Peter N. Metrou	\$ 186.54	\$ 0.00	\$ 186.54
Attorney for Trustee Fees: Peter N. Metrou	\$ 525.00	\$ 0.00	\$ 525.00
Auctioneer Expenses: AMERICAN AUCTION ASSOCIATES, INC.	\$ 541.44	\$ 541.44	\$ 0.00
Charges: CLERK OF THE COURT	\$ 350.00	\$ 0.00	\$ 350.00

Total to be paid for chapter 7 administrative expenses \$ 3,171.54

Remaining Balance \$ 9,787.81

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 28,122.81 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 34.8 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	QUANTUM3 GROUP LLC AS AGENT FOR	\$ 1,079.76	\$ 0.00	\$ 375.80
2	QUANTUM3 GROUP LLC AS AGENT FOR	\$ 962.42	\$ 0.00	\$ 334.96
3	DISCOVER BANK	\$ 10,272.74	\$ 0.00	\$ 3,575.31
4	AMERICAN EXPRESS BANK, FSB	\$ 8,596.44	\$ 0.00	\$ 2,991.89
5	CAPITAL ONE, N.A.	\$ 741.08	\$ 0.00	\$ 257.92
6	NORDSTROM FSB	\$ 687.31	\$ 0.00	\$ 239.21
7	DEPARTMENT STORE NATIONAL BANK	\$ 1,353.10	\$ 0.00	\$ 470.93
8	Elizabeth Kreuger	\$ 4,429.96	\$ 0.00	\$ 1,541.79

Total to be paid to timely general unsecured creditors \$ 9,787.81

Remaining Balance \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE